

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
William K. Stanley and Ella D. Stanley

Case No.: 17-23648
Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 3/13/2018
☒ Motions Included ☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RAL W.K.S. Initial Debtor: WKS Initial Co-Debtor: EDS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on 4/01/2018 for approximately 43 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$900.00 paid to date

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,700.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	2013 Chevrolet Malibu	\$605.24	0.00	\$605.24	\$555.91
Pleasantville City Sewage	644 Cresson Ave, Pleasantville, NJ 08232	\$255.02	0.00	\$255.02	

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Select Portfolio Servicing	Principal Residence	\$40,912.40	\$90,000.00	\$178,789.24	0.00		0.00
NJ Housing & Mortgage Finance Agency	Principal Residence	\$42,769.00	\$90,000.00	\$219,701.64	0.00		0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Carrington Mortgage Services, LLC, - To be paid outside of plan pursuant to mortgage loan modification agreement.

Ally Financial - 2015 Chevrolet Cruze - To be paid by debtors' daughter outside of plan.

g. Secured Claims to be Paid in Full Through the Plan: <input checked="" type="checkbox"/> NONE		
Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims <input type="checkbox"/> NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases <input checked="" type="checkbox"/> NONE				
<p>(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)</p> <p>All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:</p>				
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Select Portfolio Servicing, Inc.	Principal Residence	\$40,912.40	\$90,000.00	\$178,789.24	\$0.00	100%
New Jersey Housing and Mortgage Finance Agency		\$42,769.00		\$219,701.64	\$0.00	100%

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other administrative claims
- 3) Secured Claims
- 4) Priority Claims, (5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/06/2017

Explain below **why** the plan is being modified:
Debtors approved for mortgage loan modification by
Carrington Mortgage Services, LLC.

Explain below **how** the plan is being modified:
Principal mortgage shall be paid outside of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

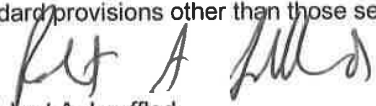
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

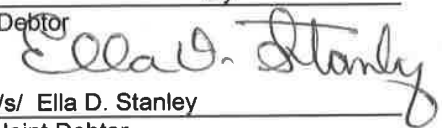
Date: 3/19/18


/s/ Robert A. Loefflad
Attorney for the Debtor

Date: 3/19/18


/s/ William K. Stanley
Debtor


Date: 3/19/18


/s/ Ella D. Stanley
Joint Debtor

Signatures


The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 3/19/18

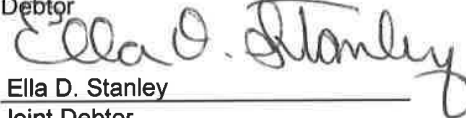

Robert A. Loefflad
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 3/19/18


William K. Stanley
Debtor

Date: 3/19/18


Ella D. Stanley
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 William K Stanley
 Ella D. Stanley
 Debtors

Case No. 17-23648-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 73

Date Rcvd: Mar 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2018.

db/jdb
 aty
 cr
 516961284
 516920034
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 516920069
 516920070
 516920072
 516920073
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 516995601
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 516920079
 517168822

+William K Stanley, Ella D. Stanley, 644 Cresson Avenue, Pleasantville, NJ 08232-4312
 +Lawrence A. Mintz, 1030 Atlantic Ave., Atlantic City, NJ 08401-7427
 +Wilmington Savings Fund Society, FSB, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 +ACAR Leasing LTD, PO Box 183853, Arlington, TX 76096-3853
 APG Bariatrics, c/o Atlanticicare Physician Group, PO Box 786061,
 Philadelphia, PA 19178-6061
 ++AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088
 (address filed with court: Avee Laboratories, Inc., PO Box 123132, Dept. 3132,
 Dallas, TX 75312-3132)
 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 +Asset Maximization Group, Inc., PO Box 190191, South Richmond Hill, NY 11419-0191
 +Atlantic County Animal Shelter, 240 Old Turnpike Road, Pleasantville, NJ 08232-2545
 Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884
 Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
 +City of Pleasantville, PO Box 1016, Voorhees, NJ 08043-7016
 +Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 +Curexa Pharmacy, 3007 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7749
 +David A. Faloni, Esquire, Law Offices of Faloni & Associates, LLC, PO Box 1285,
 Caldwell, NJ 07007-1285
 +Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
 First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
 GM Financial, PO Box 181145, Arlington, TX 76096-1145
 +GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
 K. Jordan, PO Box 2809, Monroe, WI 53566-8009
 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 +Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 Masseys, Post Office Box 2822, Monroe, WI 53566-8022
 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
 New Jersey Housing and Mortgage, Finance Agency, 637 S. Clinton Avenue, PO Box 18550,
 Trenton, NJ 08650-2085
 +Pleasantville City Sewage, 18 N. First Street, Pleasantville, NJ 08232-2647
 Premier Bankcard, LLC, c/o Rushmore Service Center, PO Box 5508,
 Sioux Falls, SD 57117-5508
 +South Jersey Gas Company, PO Box 577, Hammonton, NJ 08037-0577
 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 +Synergy Medical Laboratories, c/o Laboratory Billing Solutions,
 195 New Hampshire Avenue, Suite 150, Portsmouth, NH 03801-7836
 +The Danbury Mint, 47 Richards Avenue, Norwalk, CT 06857-0001
 The L Card by Lendup, Customer Service, PO Box 31535, Tampa, FL 33631-3535
 Wilmington Savings Fund Society, Remittance Processing P.O., Box 65450 Salt Lake City Ut,
 84165-0450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 22 2018 23:20:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 22 2018 23:20:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm
 E-mail/Text: bankruptcy.bnc@ditech.com Mar 22 2018 23:20:12 Ditech, PO Box 6154,
 Rapid City, SD 57709-6154
 516969129
 E-mail/Text: ally@ebn.phinsolutions.com Mar 22 2018 23:19:42 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 516920032
 +E-mail/Text: ally@ebn.phinsolutions.com Mar 22 2018 23:19:42 Ally Financial,
 Post Office Box 380901, Minneapolis, MN 55438-0901
 516947636
 +E-mail/Text: csc.bankruptcy@amwater.com Mar 22 2018 23:21:13 American Water, PO Box 578,
 Alton, IL 62002-0578
 516920036
 E-mail/Text: bankruptcy@pepcoholdings.com Mar 22 2018 23:20:10
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 516920042
 +E-mail/Text: bkr@cardworks.com Mar 22 2018 23:19:41 Carson Smithfield, PO Box 9216,
 Old Bethpage, NY 11804-9016
 516920045
 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Mar 22 2018 23:21:01 Comcast,
 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 516920049
 E-mail/PDF: creditonebknotifications@resurgent.com Mar 22 2018 23:22:51 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516920052
 E-mail/Text: Bankruptcy.Consumer@dish.com Mar 22 2018 23:20:25 Dish Network,
 Post Office Box 94063, Palatine, IL 60094-4063
 516920053
 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 22 2018 23:20:12 Ditech Financial, LLC,
 Ditech Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 73

Date Rcvd: Mar 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5169892224 +E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Ginny's,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920057 +E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Ginny's Inc.,
1515 South 21st Street, Clinton, IA 52732-6676
516920060 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 22 2018 23:20:43 Jefferson Capital System,
16 McLeland Road, Saint Cloud, MN 56303
517092435 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 22 2018 23:20:44 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
516920062 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 22 2018 23:23:25 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
517085040 E-mail/PDF: resurgentbknofications@resurgent.com Mar 22 2018 23:23:59
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517085199 E-mail/Text: bkr@cardworks.com Mar 22 2018 23:19:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517132089 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 22 2018 23:20:25 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516920064 E-mail/Text: bkr@cardworks.com Mar 22 2018 23:19:41 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
516920065 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 22 2018 23:20:25 Midland Funding, LLC,
PO Box 60578, Los Angeles, CA 90060-0578
516920066 E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Midnight Velvet,
1112 7th Avenue, Monroe, WI 53566-1364
516989220 +E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Monroe & Main,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920067 E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Monroe and Main,
1112 7th Avenue, Monroe, WI 53566-1364
516989227 +E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Montgomery Ward,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516981021 E-mail/PDF: cbp@onemainfinancial.com Mar 22 2018 23:23:05 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
516920071 E-mail/PDF: cbp@onemainfinancial.com Mar 22 2018 23:23:38 OneMain Financial,
Bankruptcy Department, Post Office Box 6042, Sioux Falls, SD 57117-6042
517323276 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 22 2018 23:23:19
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517323277 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 22 2018 23:23:19
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
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Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
517106663 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 22 2018 23:22:49
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,
Norfolk VA 23541
517092861 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 22 2018 23:20:44 Premier Bankcard LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517117546 E-mail/Text: bnc-quantum@quantum3group.com Mar 22 2018 23:20:21
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516920074 +E-mail/Text: jennifer.chacon@spservicing.com Mar 22 2018 23:21:24
Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250
516920076 +E-mail/Text: bankruptcy@sccompanies.com Mar 22 2018 23:21:26 Swiss Colony/Montgomery,
1515 South 21st Street, Clinton, IA 52732-6676
517048549 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 22 2018 23:23:28 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516920080 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 22 2018 23:21:05 Webbank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516920033* +Ally Financial, Post Office Box 380901, Minneapolis, MN 55438-0901
516920041* Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
516920047* Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516920056* First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
516920068* Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364
516920048 ##+Convergent Outsourcing, Inc., 10750 Hammerly Boulevard, #200, Houston, TX 77043-2317

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 73

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlson on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
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TOTAL: 10